

Information to identify the case:

Debtor 1	MICHAEL D ERRICKSON	Social Security number or ITIN	xxx-xx-7583
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	MARCIA J ERRICKSON	Social Security number or ITIN	xxx-xx-0785
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-26270-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

MICHAEL D ERRICKSON

MARCIA J ERRICKSON

10/5/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
MICHAEL D ERRICKSON
MARCIA J ERRICKSON
Debtor(s)

Case No. 15-26270-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 05, 2020

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ MICHAEL D ERRICKSON, MARCIA J ERRICKSON, 6514 TUNNEY AVE, Mays Landing, NJ 08330-1927
515889495	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515710267	+ CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
515710269	Chase Disney, PO BOX 901003, Columbus, OH 43224
515710273	Edfinancial Services, PO BOX 36008, Knoxville, TN 37930-6008
515739959	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518887409	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518887410	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
515840560	+ Millville Rescue Squad, C/o Wakefield & Associates Inc, 830 E Platte Ave, PO Box 58, Fort Morgan, CO 80701-0058
515753589	+ Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
515710280	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515710282	+ QVC credit card, 1200 Wilson Drive, West Chester, PA 19380-4262
515710284	+ Sun National Bank, 226 W Landis Ave, Vineland, NJ 08360-8142
515710286	US Dept of Education, PO BOX 105193, Atlanta, GA 30348-5193
515710287	+ WAKEFIELD & ASSOC, 10800 E BETHANY DR #4, Aurora, CO 80014-2697

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 05 2020 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 05 2020 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515710266	EDI: BANKAMER.COM	Oct 06 2020 01:33:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
515822379	EDI: BL-BECKET.COM	Oct 06 2020 01:33:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515710270	EDI: JPMORGANCHASE	Oct 06 2020 01:33:00	Chase Freedom Cardmember Services, PO Box 94014, Palatine, IL 60094-4014
515710271	Email/PDF: creditonebknotifications@resurgent.com	Oct 05 2020 22:18:42	Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
515710272	EDI: DISCOVER.COM	Oct 06 2020 01:33:00	Discover Card, PO BOX 15316, Wilmington, DE 19850
515723646	EDI: DISCOVER.COM	Oct 06 2020 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515710274	+ EDI: CITICORP.COM	Oct 06 2020 01:33:00	Home Depot/Citi Bank, PO Box 6497, Sioux Falls, SD 57117-6497
515845054	EDI: IRS.COM	Oct 06 2020 01:33:00	INTERNAL REVENUE SERVICE, DEPT OF TREASURY, PO BOX 9052, ANDOVER, MA

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515710268	EDI: JPMORGANCHASE	Oct 06 2020 01:33:00	01810-9052 Chase Card, PO BOX 15298, Wilmington, DE 19850
515710275	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 05 2020 21:42:00	KOHL'S / Capital One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
515790526	Email/PDF: resurgentbknotifications@resurgent.com	Oct 05 2020 22:19:04	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515710276	+ EDI: RMSC.COM	Oct 06 2020 01:33:00	Lowes / SYNCB, PO BOX 965005, Orlando, FL 32896-5005
515710277	+ EDI: MID8.COM	Oct 06 2020 01:33:00	Midland Credit Management Inc, PO BOX 2121, Warren, MI 48090-2121
515885496	+ EDI: MID8.COM	Oct 06 2020 01:33:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515710278	+ EDI: MID8.COM	Oct 06 2020 01:33:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515710279	+ EDI: NAVIENTFKASMSERV.COM	Oct 06 2020 01:33:00	Navient, PO BOX 9500, Wilkes Barre, PA 18773-9500
515878203	EDI: PRA.COM	Oct 06 2020 01:33:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515873138	EDI: PRA.COM	Oct 06 2020 01:33:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk VA 23541
516172335	EDI: Q3G.COM	Oct 06 2020 01:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516172336	+ EDI: Q3G.COM	Oct 06 2020 01:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
515710281	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 05 2020 21:43:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
515750402	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 05 2020 21:43:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
515710283	EDI: SEARS.COM	Oct 06 2020 01:33:00	Sears MasterCard, PO BOX 6282, Sioux Falls, SD 57117-6282
515850797	+ Email/Text: bncmail@w-legal.com	Oct 05 2020 21:43:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515710285	+ EDI: WTRRN BANK.COM	Oct 06 2020 01:33:00	Target Visa / TD BANK, PO BOX 673, Minneapolis, MN 55440-0673
515710288	+ EDI: WFFC.COM	Oct 06 2020 01:33:00	Wells Fargo Bank, PO BOX 14517, Des Moines, IA 50306-3517
515933324	+ EDI: WFFC.COM	Oct 06 2020 01:33:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515846816	*	Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527

District/off: 0312-1

User: admin

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jdb *+ MARCIA J ERRICKSON, 6514 TUNNEY AVE, Mays Landing, NJ 08330-1927

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. bankruptcynotice@zuckergoldberg.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor Quicken Loans Inc. josh.goldman@padgettlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Robert J. Campbell	on behalf of Joint Debtor MARCIA J ERRICKSON robertcampbell2@comcast.net robertcampbell@comcast.net
Robert J. Campbell	on behalf of Debtor MICHAEL D ERRICKSON robertcampbell2@comcast.net robertcampbell@comcast.net

TOTAL: 7